

CLAIMS

What Is Claimed Is:

1. An apparatus for providing employee benefits and/or employee benefits information, which comprises:

a central processing device;

a database for storing employee benefits one of data and information; and

a receiver for receiving a request for one of employee benefits and employee benefits information,

wherein said central processing device processes said request for one of employee benefits and employee benefits information in conjunction with said one of data and information stored in said database, and further wherein said central processing device generates a response to said request for one of employee benefits and employee benefits information.

2. The apparatus of claim 1, which further comprises:

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a transmitter for transmitting said response to one of an employee, a benefits beneficiary, and a benefits administrator.

3. The apparatus of claim 1, which further comprises:

a communication device, wherein said communication device transmits said request for one of employee benefits and employee benefits information.

4. The apparatus of claim 3, wherein said communication device receives said response to said request for one of employee benefits and employee benefits information.

5. The apparatus of claim 1, wherein said apparatus further comprises:

at least one of an employer computer system, a health insurance computer system, a disability insurance computer system, a life insurance computer system, a credit union/banking services computer system, a pension benefits

computer system, a retirement benefits computer system, and an employee discount computer system.

6. The apparatus of claim 1, wherein said database comprises:

at least one of employer benefits information, health insurance information, disability insurance information, life insurance information, a credit union/banking services information, pension benefits information, retirement benefits information, and an employee discount benefits information.

7. The apparatus of claim 1, wherein said apparatus operates one of on, and over, a communication network.

8. The apparatus of claim 7, wherein said network is one of the Internet and the World Wide Web.

9. The apparatus of claim 3, wherein said communication device transmits at least one of a request for employee benefits, a request for employee benefits information, a claim for employee benefits, and a request for claim status.

of an employee, a benefits beneficiary, and a benefits administrator.

12. The apparatus of claim 10, which further comprises:

a communication means, wherein said communication means transmits said request for one of employee benefits and employee benefits information.

13. The apparatus of claim 12, wherein said communication means receives said response to said request for one of employee benefits and employee benefits information.

14. The apparatus of claim 10, wherein said apparatus further comprises:

at least one of an employer computer system, a health insurance computer system, a disability insurance computer system, a life insurance computer system, a credit union/banking services computer system, a pension benefits computer system, a retirement benefits computer system, and an employee discount computer system.

15. The apparatus of claim 10, wherein said storage means comprises:

at least one of employer benefits information, health insurance information, disability insurance information, life insurance information, a credit union/banking services information, pension benefits information, retirement benefits information, and an employee discount benefits information.

16. The apparatus of claim 10, wherein said apparatus operates one of on, and over, a communication network.

17. The apparatus of claim 16, wherein said network is one of the Internet and the World Wide Web.

18. The apparatus of claim 12, wherein said communication means transmits at least one of a request for employee benefits, a request for employee benefits information, a claim for employee benefits, and a request for claim status.

19. A method for providing employee benefits and/or

employee benefits information, which comprises:

receiving a request for one of employee benefits and employee benefits information;

processing said request in conjunction with employee benefit information; and

transmitting a response to said request for one of employee benefits and employee benefits information.

20. A method for providing portable employee benefits comprising:

establishing a benefit provider relationship with a benefit beneficiary through an employer;

establishing an independent relationship between the benefit provider and the benefit beneficiary independent of an employment relationship; and

providing an opportunity for the benefit provider and the benefit beneficiary to continue said relationship independently of any employment relationship.

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